

Ready Renter Program

Lottery, Tenant Selection and Wait List Information Packet

Information for the specific unit available is in **Attachment A**

For Reasonable Accommodations Requests or Language Assistance call Barbara at 617-923-3505 x 8.

Creemos que la solicitude es muy extensa y complicada. Nos gustaria ayudarle a rellenarla. Por favor, póngase en contact con Barbara para fijar fecha de ayudarle a hacerlo. Puede llamarla al teléfono 617-923-3505 x 7.

PROGRAM DESCRIPTION

The Ready Renter Program helps connect owners of deed-restricted "affordable" apartments with low and moderate income individuals and families who are looking for them. Units may be studios, 1-beds, 2-beds, or 3-beds and will be open to households with a wide-range of income eligibility requirements.

Unit Types, Sizes, Accessibility

The rent for the available unit(s) will be affordable, generally, for households earning between 50%-100% of the Area Median Income (AMI). For specific information regarding the unit, including: income eligibility restrictions, number of units, bedrooms, bathrooms, and square footage please refer to Attachment A (attached).

Parking: Not all units offer a designated parking spot. If a parking spot is offered it will be one per unit. Tenants may be charged for additional parking.

Preference for Households with a Member with Disabilities

Across <u>all applicant pools first preference</u> shall be given to households with a member with disabilities in need of an accessible or adaptable unit, when such units are available, regardless of household size. When more than one applicant contains a member with a disability then the larger household preference shall apply.

Maximum rents

The Maximum Rents include the "contract rent" paid directly to the landlord plus an allowance for utilities that are paid directly by the tenant to the utility provider. The Maximum Rents are subject to change each year based on changes to program income limits and utility allowances.

Please refer to Attachment A of this packet for Maximum Rents.



ELIGIBILITY AND PREFERENCES

The Lottery Agent is Metro West Collaborative Development, Inc. To participate in this lottery all interested households must 1) submit an on-line Ready Renter Pre-application to Metro West CD and 2) submit a Lottery Interest Form by the application deadline. To begin, go to: https://metrowestcd.org/rent-a-home/information-for-renters/ready-renter-program-pre-application/

Applications and information packets will be available via mail or e-mail by contacting the office of Metro West CD. The staff of Metro West CD are available to assist individuals in the completion of their application and are able to accommodate households with disabilities that may impede their ability to complete the application. Metro West CD staff can also arrange for assistance for households that have limited English proficiency. Applicants have the right to request a reasonable accommodation, which may include a change to a policy, procedure or practice to afford a person with a disability an equal opportunity to participate fully in the housing program or to use and enjoy the housing. Applicants may also be entitled to a reasonable modification(s) of the housing, when such modifications are necessary to afford a person with a disability an equal opportunity to use and enjoy the housing.

Income Eligibility

Income eligibility is determined based on the rules established by the U.S. Department of Housing and Urban Development ("HUD") in *Handbook 4350.3: Occupancy Requirements for Subsidized Multifamily Housing Programs*. Income limits published annually by HUD will be used to determine the income limits for these units. See Attachment A for income limits applicable to this unit.

"Income" is equal to the annual gross income of all adult household members. Income includes wages, salaries, and tips from employment, self-employment income, social security income, disability income, child support, alimony, investment income, and all other sources of income. Applicants will be required to provide documentation of all income sources in order to be approved for tenancy. Similarly, applicants will be required to provide documentation of all asset sources in order to be approved for tenancy. If assets are greater than \$5,000 the Lottery Agent will include, as income, any actual earned income or an assumed income equal to the HUD passbook rate (currently .06%).

Continued occupancy for tenants will be based on income eligibility that will be reviewed annually in advance of lease renewal. Households that exceed 140% of the program income limit will no longer be eligible for the affordable housing at this development.

Primary Residence

Applicants must agree to occupy the units as their primary residence.

Other Eligibility Criteria



Individuals, and their families, who have a financial or familial relationship with the project developer, owner or manager or who have a financial interest in the project are not eligible to participate in the lottery.

Household Size Preference

The objective of the affordable housing guidelines is to provide housing to appropriate sized households; to this end, priority will be given to households that need all of the bedrooms in a unit. This applies both within an applicant pool and across preference pools. A "household' is defined as an individual or two or more persons who will regularly live in the unit as their primary residence and who are related by blood, marriage, law or who have otherwise evidenced a stable inter-dependent relationship.

First preference shall be given to households requiring the total number of bedrooms in the unit based on the following criteria:

- There is at least one occupant and no more than two occupants per bedroom.
- Spouses, or those in a similar living arrangement, shall be required to share a bedroom.
- Other household members may share but shall not be required to share a bedroom.

Local Preference

Some Ready Renter Program units may be subject to "Local Preference." Households must meet at least one of the Local Preference criteria to qualify for Local Preference. Local Preference is generally defined as follows:

- An individual or household residing in the municipality.
- A household with at least one person employed by the municipality or a company or organization located in the municipality.
- A household that does not reside in the municipality, but has a child enrolled in the a school in the municipality.

The Local Preference Pool must contain a minimum of 27% (or such other percentage as required by DHCD) minority applicants. If there are fewer than 27% minority applicants who meet Local Preference criteria then a lottery will be conducted of the non-local minority applicants to establish a ranking order. Non-local minority applicants will be added to the local preference pool in the order that they were chosen in the non-local minority lottery until the local pool contains a minimum of 27% minority applicants.

If there is no local preference household that needs the number of bedrooms of the unit available, then the unit will be filled from the General Selection Pool.

Local Preference shall only apply to the initial rent up period and not upon subsequent unit turnover(s).



<u>Not all units</u> are subject to a Local Preference. Please refer to Attachment A to determine if this unit has a local preference.

THE LOTTERY, TENANT SELECTION and WAIT LIST MANAGEMENT

- All applicants in the Lottery Pool are assigned a Lottery Identification Number.
- The Lottery will be held in a public accessible place at a convenient time for a majority of applicants.
- All applicants will then be drawn and assigned a Lottery Wait List number in the order they were drawn.
- The list will then be reviewed for re-ordering based on Preferences, creating a Reordered Lottery Wait List.
- Applicants who applied too late to be entered into the lottery may be added to the bottom of the Lottery Wait List, but only until the unit is filled.
- A minimum of the first 30 households will then be sent a Unit Interest Confirmation Form, which applicants sign to certify that they feel able to afford the unit and are able/interested in moving from their current residence in the next 30-60 days. Households will have 5 business days to return the form.
- The property owner receives a list of households that returned their Unit Interest Confirmation Forms, in the order listed on the Reordered Lottery Wait List. The owner runs credit/background checks on applicants, if this is their standard practice, which must be performed and evaluated in a non-discriminatory manner.
- The owner invites applicants that pass their review to a) see unit and b) complete a Final Eligibility Application with Metro West Collaborative Development.
- These final candidates will have 5 business days to provide additional information required by Metro West CD to verify their eligibility. Failure to provide the requested information will result in the household becoming ineligible for the unit and they will be returned to the Applicant Pool.
- Final candidates will then be offered the opportunity to rent the unit, in the order listed on the Reordered Lottery Wait List.
- If the household declines the available unit or if the owner declines the candidate, Metro West CD will offer the unit to the next highest ranked household.
- The "declined" household may maintain their place on the lottery list and be considered, in their rank order, for future vacancies.
- If the owner does not select a tenant from the first set of households provided, then Metro West CD will proceed down the Reordered Wait List until the unit(s) is/are filled.
- The owner of the unit may return to the Wait List to fill future vacancies for up to 24 months from the date of occupancy. After 24 months, or upon vacancy after the 24 months has lapsed, a new lottery will be conducted following affirmative marketing and a new list will be generated based on a new lottery, in accordance with the affirmative fair housing marketing and tenant selection plan that has been approved by DHCD for that time period. Applicants from the prior list will be invited to participate in the new lottery.

Removal from the Applicant Pool or Lottery Pool



- Households who do not respond to phone, e-mail, or mail inquiries or who do not respond to a request for additional information within the time frame provided shall be removed from the Lottery Pool, but may remain in the Ready Renter Applicant Pool.
- Every 24 months a new marketing plan will be conducted and a new Ready Renter Applicant Pool will be created. Those in the Ready Renter Applicant Pool at the time of the purge will be invited to re-apply.

Right to Appeal

An applicant has the right to appeal the decisions of Metro West CD within 5 (five) business days from the date of the written notification. An applicant may in person, or in writing, or via a designee appear before the Appeals Committee chaired by a member of the Board of Directors of Metro West CD, who is not involved in the day-to-day operation of the housing development. At least one member of the Appeals Committee will be a neutral party. At the hearing, the applicant or his/her designee may present supporting information relevant to the reason for rejection. A final decision will be rendered by the Appeals Committee, in writing, within five business days from the date of the hearing.

Neither criminal background screening nor credit checks are performed on applicants as a condition of entering the Ready Renter program or entering a lottery. After a lottery, if a property owner conducts a routine criminal background screening and/or credit check on an applicant, and is denied tenancy based on as information provided by a consumer credit/background check provider, the applicant a) shall be informed by the owner, b) has the right to dispute information contained in such a report directly with the relevant consumer credit/background check provider and c) has the right to present mitigating circumstances when any background check information may result in denial, including mitigating circumstances relating to a disability.

An applicant concerned with discrimination against them may also contact the Mass Commission Against Discrimination at 617-727-3990 or the US Department of Housing and Urban Development at 617-994-8300.

TIMELINE

Metro West CD <u>does not control</u> the timeline for this process. It can take 30-90 days or more from the date of the lottery to final lease up. The quickness of the process depends on 1) how many applicants are in the lottery, 2) how quickly people respond to requests for additional information, 3) how quickly the owner processes applicant's background checks and 4) readiness of the unit for move in. DO NOT notify your current landlord of your move until you have signed a lease with your new landlord!



Attachment A

483 Summer Street, Arlington, consists of 9 residential units including one 2-bedroom affordable unit that is owned and operated by Campobasso Properties. The affordable unit will be available to households at 70% of the Area Median Income. Utilities are paid for by the tenant. The maximum affordable rent will be:

2-bedroom: \$1,232

In addition to soliciting interest from the Ready Renter Program participants the following advertising will be conducted during the 30-day marketing period:

- MetroList posting
- Metro Housing Boston, MassAccess and Metro West CD website postings
- Flyers distributed at Arlington Town Hall

All applications and Lottery Entry Forms received by the lottery due-date that are deemed eligible will be entered into the lottery.

Approximate timeline:

- June 1, 2020 marketing begins
- July 1, 2020 applications due
- July 7, 2020 Lottery
- July-August 2020 final eligibility determination and unit leasing
- September 2020 full occupancy

Lottery Pool

General Pool

All applicants who meet the income limit criteria and who have submitted a complete preapplication will be eligible to enter the General Pool.

Unit:

One 2-bedroom, 60% AMI, \$1,232/month

Note: Tenants are responsible for paying for electric heat and general electricity and electricity for cooking.



Across the applicant pool once a household is income eligible

<u>First preference</u> shall be given to households with a member with disabilities in need of an accessible or adaptable unit, when such units are available, regardless of household size. When more than one applicant contains a member with a disability then the larger household preference shall apply.

<u>Second preference</u> shall be given to households requiring the total number of bedrooms in the unit based on the following criteria:

- There is at least one occupant and no more than two occupants per bedroom.
- Spouses, or those in a similar living arrangement, shall be required to share a bedroom.
- Other household members may share but shall not be required to share a bedroom



Affordable Unit in Arlington

483 Summer Street

The Units

- Brand new 9-unit apartment building
- One 2-bedroom unit will be available
- The building is smoke-free
- Pets are welcome with some restrictions
- One parking space is included
- Bike-storage room
- In-unit laundry



The Rent

Maximum rent is:

\$1,232 for the 2-bedroom affordable unit.

Tenant is responsible for all utilities including electric heat, hot water, and cooking.

The Households

Household income cannot exceed the following limits:

Household size	1 persons	2 persons	3 persons	4 persons	5 persons
Income limit (70% of Area Median Income)	\$58,975	\$67,375	\$75,819	\$84,219	\$90,956

Additionally, households may be subject to credit and background checks. Negative information on either report does not automatically preclude your household from renting a unit.

The Process

To be considered for one of these units you must 1) fill out the "Ready Renter Pre-Application" if you have not already done so at: https://metrowestcd.org/rent-a-home/ and 2) contact Barbara at barbara@metrowestcd.org or 617-923-3505 x 8 to receive a Lottery Entry Form.

Forms are due (or postmarked) by **July 1st, 2020.**

TYY users please call 711.



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